

**Massachusetts Commission  
on the Status of Women**



**Fiscal Year 2016  
Annual Report**

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## TABLE OF CONTENTS

Commissioners, Staff and Interns	3
<i>Remarks from the Chair</i>	3
Introduction	4
<i>Mission</i>	4
<i>Charges</i>	4
<i>Organization</i>	4
2016 Recommendations to Appointing Authorities	5
MCSW FY 2015 Budget	6
Programs and Administrative activities	7
<i>Public hearings</i>	7
<i>County and Regional Commissions</i>	8
<i>Local Women’s Commissions</i>	8
<i>Research</i>	9
<i>Thirteenth annual “Unsung Heroines of Massachusetts” Program</i>	9
<i>MCSW Internship Program</i>	9
Advocacy and Education	10
<i>Advocacy Day</i>	10
<i>International Women’s Day</i>	10
<i>Equal Pay Day</i>	10
<i>Disparities Action Network</i>	10
Legislative Activities	11
<i>Priority Bills</i>	11
Appendix	
<i>Randolph Public Haring Notes</i>	13
<i>Boston Public Hearing Notes</i>	16
<i>Yarmouth Public Hearing Notes</i>	20
<i>Northampton Public Hearing Notes</i>	36

## COMMISSIONERS, STAFF AND INTERNS

### Remarks from the chair



On behalf of the Massachusetts Commission on the Status of Women, it is my pleasure to present a brief summary of our FY2016 Annual Report. It was an exciting and active year for the Commission. We have been

strongly involved in advocating for the Equal Pay Bill and other legislative priorities; held four public hearing across the Commonwealth; encouraged the creation of three potential new CSW and continued supporting existing ones; co-hosted Equal Pay Day with the Caucus of Women Legislators; and in June, we will honor more than 120 Unsung Heroines from across the Commonwealth.



Victoria A. Budson

### Commissioners

Victoria A. Budson, Chair, Wellesley  
Elizabeth Hart, Vice-Chair, Melrose  
Penny Blaisdell, Secretary, Marblehead  
Mary K Kassler, Treasurer, Brookline

Hanishi Thanawalla Ali, Westborough  
Tahirah Amatul-Wadud, Chicopee  
Carolina Avellaneda, Winchester  
Linda Cavaioli, Worcester  
Chris Chanyasulkit, Brookline  
Denella Clarke, Hyde Park  
Maureen Curley, Medford  
Marianne Fleckner, Westford  
Laurie Giardella, Nahant  
Rebecca Glenn, Waltham  
Denise Hurst, Springfield  
Joanne Fitzgerald McCrea, Salem  
Margot Parrot, Athol  
Maria Puppolo, Springfield  
Sara G. Schnorr, Holliston  
Lauren Scribi, Quincy  
Mary-dith E. Tuitt, Boston

### Staff

Jill Ashton, Director  
Kelly Lynch, Outreach Coordinator

### Interns

Tithi Baul	Nathalie Cortes
Linnea Erickson	Zoe Campbell
Jess Gulotta	Alexia Andrews
Elise Lehoux	Lara LoBrutto
Taylor Medford	Kellianne Doyle
Annie Sinert	Julia Constelos
Sarah Ward	Julia Palmerino

## INTRODUCTION

### Mission

The mission of the Massachusetts Commission on the Status of Women (MCSW) is to provide a permanent, effective voice for women across Massachusetts.

### Charges

Under MA Chapter 3, Section 66 of the Massachusetts General Laws the MCSW is empowered to:

- Study, review and report on the status of women in the Commonwealth
- Advise executive and legislative bodies on the effect of proposed legislation on women
- Inform leaders of business, education, health care, state and local governments and the communications media of issues pertaining to women
- Provide referrals and serve as a resource of information on issues pertaining to women
- Identify and recommend qualified women for positions at all levels of government
- Promote and facilitate collaboration among local women's commissions and among women's organizations in the state
- Serve as a liaison between government and private interest groups concerned with issues affecting women

### Organization

The Commission is comprised of 19 members who are appointed by the Governor, the Senate President, the Speaker of the House of Representatives, and the Caucus of Women Legislators. Commissioners serve in a voluntary capacity and the work of the Commission is facilitated by two part-time staff members who are assisted by year-round interns. The full Commission meets monthly, except in July and August.

The full Commission meets monthly, except in July and August, as does the MCSW Executive Committee. In addition, each commissioner is a member of at least one standing committee that generally meets monthly. The standing committees are as follows:

Legislative and Public Policy Committee

Program and Planning Committee

Budget and Personnel Committee

This 2015-2016 Annual Report includes the Commission's activities and findings for the period of July 2015 to June 2016.

## 2016 RECOMMENDATIONS TO APPOINTING AUTHORITIES

In accordance with the responsibilities of the MCSW under MA Chapter 3, Section 66 of the Massachusetts General Laws, the MCSW respectfully submits the following recommendations for action to our appointing authorities:

### **Support legislation that addresses the issue of women's self sufficiency and economic security**

Passage of An Act to Establish Equal Pay (S.2219) would help to eliminate the wage gap by clarifying terminology in the existing law to effectively implement equal pay for comparable work, establishing pay transparency and promoting fairness in hiring and practices around wages. Women who work full time earn approximately 80.8% of what men who work full time earn, and lose a combined total of approximately \$12,239,814,352 annually due to the wage gap. The wage gap, magnified over the course of a lifetime of earnings, can have a serious impact on the economic security of women and their families. Passing this type of legislation would be a strong step towards pay equity in the Commonwealth.

In addition to eliminating the wage gap in Massachusetts, ending gender discrimination in disability insurance policies (H.4111) is a key component of establishing women's full self-sufficiency. Women face unnecessary financial burdens when purchasing individual disability insurance. As one of the only two types of insurance in the state that can legally charge women more than men, disability insurance providers often charge women 25% to 75% more than their male counterparts. This is blatant gender discrimination and a direct violation of the Massachusetts Equal Rights Amendment.

Guaranteeing family and medical leave (H.1718) is another important step toward establishing self-sufficiency for women. Despite the universality of serious personal or family medical emergencies, most MA families face losing their jobs to care for themselves, their families or children during these times, particularly in low-income and single parent households. This harsh reality disproportionately affects women as they tend to be the primary caretakers of the family and are increasingly the primary bread winners.

Protecting the rights of pregnant workers in the workplace is also necessary to ensure women don't have to choose between their own or their babies' health and economic security. By demanding that all employers provide reasonable, temporary accommodations to pregnant workers, the Pregnant Workers Fairness Act (H.1769) would protect women's health and safety at work but also benefit businesses in the form of increased productivity, lower turnover and reduced costs on worker's compensation and insurance costs.

### **Support legislation to provide accurate and appropriate reproductive health and sexuality education**

The Commission envisions a healthy, well-informed population of youth across the Commonwealth, and sees An Act Relative to Healthy Youth (H.3754) as a vital component of that end goal. This bill sets a standard benchmark for health education and states that any Massachusetts public schools that decide to provide their students with sexuality education must select a comprehensive, medically accurate, and age-appropriate curriculum while respecting the rights of parents and local decision-making authority.

### **Support legislation to address the specific needs of girls involved in the justice system**

In a criminal justice system designed for boys, girls face specific issues, such as self-destructive behavior and experience of sexual abuse. Resolve H.82 encourages the collection of data on the causes of girls' incarceration and recidivism, as well as the way their specific issues are answered in the justice system. Furthermore, it calls for the implementation of gender-specific training in relevant state agencies, programs that has proved successful in reducing recidivism and improving outcomes in states like Florida and Oregon.

### **Continue the establishment of regional and local Commissions on the Status of Women**

The Commission supports and is invested in the further establishment of county and regional commissions on the status of women. The Hampden County Commission on the Status of Women and Girls (S.1080) and the Hampshire/Franklin Counties Commission on the Status of Women (H.1867) would be created in the same model as the MCSW, and the six existing county and regional commissions. The creation of the Hampden and Hampshire/Franklin Commissions is consistent with the Commission's goal of increasing women's political participation in the Commonwealth.

## MCSW BUDGET

Commission on the Status of Women BUDGET FY16	
	FY16 GAA
<b>Total Income from State Appropriation</b>	<b>\$100,950</b>
<b>Expenses</b>	
Salaries	\$67,500
Operating Expenses	\$33,450

Remarks excerpted from the presentation to Joint Committee on Ways and Means  
March 8, 2016  
Spokesperson: Mary Kassler

On behalf of the Massachusetts Commission on the Status of Women (CSW), we respectfully request that the Joint Committee on Ways and Means consider an increase in the Commission's FY2017 budget from its current level of \$100,000 to \$130,000 in order to fulfill its mission of closing gender gaps for women and girls in the Commonwealth.

Upon its creation, the Legislature deemed it appropriate that the Commission operate under a budget of \$198,000. The agency's budget was cut dramatically in 2010 from \$252,634 to \$70,000. Since that time members of the commission and staff have been working diligently to continue to provide, but in many cases strive towards, the services outlined in our enabling legislation.

In the FY15 budget the Commission successfully advocated for an increase in the budget to \$100,000. The Commission has been strategic in its program spending, and has continued to be a successful advocate for women despite the limitation of our budget. **However, we recognize that this success is in need of a strong foundation in order to sustain the gains we have already achieved and to address the inequities and hardships that still persist among Massachusetts women.** More effective policy is made with data. Through our commitment to public hearings and expanding the reach of regional women's commissions, the CSW is steadfast in our responsibility to women and girls in Massachusetts to ensure that the policies created on Beacon Hill reflect their needs.

This increase has enabled us to hire part-time staff, growing the agency staffing level to from .6 to 1.1 FTEs. The Commission, with one of the smallest salary expenditure of any Massachusetts government agency, manages to be small but mighty in its approach. Jill Ashton, our director, leads the office and facilitates the work of the Commission with the help of ten to twelve interns each year. These students are compensated only with college credits and experience in government and women's issues. We are building a strong foundation in order to sustain the gains that have been achieved and to address the inequities and hardships that still persist among Massachusetts Women.

Though our budget has remained relatively limited, the Massachusetts Commission on the Status of Women has accomplished a great deal. We have established and overseen the work of six regional commissions representing women in the Berkshires, Bristol, Essex, Cape and Islands, MetroWest and Worcester. We expect that up to three additional regional commissions for the Hampden, Hampshire/Franklin, and eastern regions may be created within the next year. These commissions function without paid staff or financial resources and thus rely on the MCSW staff and expertise in scheduling public hearings, establishing legislative agendas, and appointing the 57 commissioners that guide these regional commissions. The benefit of these commissions is the opportunity to – with limited but extremely well used resources – exponentially expand the reach of the state commission's work. The regional commissions provide on the ground information about the status of women in their communities.

Despite the significant work of the Commission given its limited resources, there is still a great deal that the Commission has yet to accomplish as a result of the social and cultural forces that continue to disadvantage women in the Commonwealth and throughout the country.

While women represent 51% of the population, legislation that directly affects their lives often receives inadequate attention or support. Understanding the constrained economic landscape and its impact on every agency and commission in the Commonwealth, the Massachusetts Commission on the Status of Women respectfully requests funding at \$130,000. We are confident that the recent progress and achievements of the Commission can be solidified, and with a strong foundation we will be able to further amplify our impact on gender inequities in the Commonwealth.

## **PROGRAMS AND ADMINISTRATIVE ACTIVITIES**

### **Public Hearings**

In keeping with its mandate to study and report on the status of women and girls living in the Commonwealth, the Commission holds regional public hearings to hear the concerns of women. Area legislators and public officials are invited to attend. The Commission uses hearing testimony to shape and influence its legislative advocacy work and its annual recommendations to the appointing authorities.

The Commission held four public hearings during FY 16:

#### **Randolph Public Hearing, Randolph Town Hall, October 27, 2015**

Key issues raised at this hearing included:

Access to safe, affordable and emergency housing; Homelessness; Substance abuse; Mental health; Access to adequate and affordable childcare; Education; Prostitution; Domestic violence; Lack of gender representation in community services; Transportation; Lack of community services; Access to health services

#### **Boston Public Haring, Massachusetts State House, November 24, 2015**

Key issues raised at this hearing included:

Anti-discrimination laws; Autoimmune diseases such as Vitiligo; Danger of weight loss and diet supplement pills; Human trafficking; Women's civic participation; Sexual assault; Research about gender equity; Healthcare; Community service

#### **Yarmouth Public Hearing, South Yarmouth Library, January 26, 2016**

Key issues raised at this hearing included:

Homelessness and lack of emergency housing; Age discrimination; Problems faced by elderly women; Sexual harassment and discrimination in the workplace; Environmental harm on women; Need for free legal counseling; Access to affordable, safe housing; Violence against women; Access to childcare

#### **Northampton Public Hearing, Municipal Building City Council Chambers, March 15, 2016**

Key issues raised at this hearing included:

Support for the establishment of local and regional Commissions on the status of Women; Affordable housing; Healthcare; Abusive treatment of women in the criminal system; Access to affordable, nutritious food; Teen pregnancy; Pay inequality; Rural poverty as a gendered issue; Girls Programs; Childcare; Transportation; Substance abuse; Mental health; Challenges faced by senior immigrant women; Islamophobia; Domestic violence

Full hearing reports are available in the appendix.



## **Research**

Per its enabling legislation the Commission is empowered to study, review, and report on the status of women in the Commonwealth, as well as advise executive and legislative bodies on the effect of proposed legislation on women.

The MCSW is interested in research that examines and reports on the state of women's lives across the Commonwealth. In the past, we have partnered with various separate agencies that focus on this type of research.

Over the course of the year, the Commission's staff utilizes information gathered from hearings to inform potential research topics, as well as the compilation of outside research.

## **Thirteenth Annual "Unsung Heroines of Massachusetts" Program**

On June 22, 2016, the MCSW will host its thirteenth Annual Unsung Heroine Celebration at the State House. This event will honor 124 Heroines from cities and towns across the Commonwealth. The Unsung Heroines are women who, without fanfare or recognition, make the Commonwealth a better place to work and live.

The Commission partners with state legislators to identify women who perform significant acts of service on behalf of their communities. The nomination process identifies women of all ages, economic, political, geographic and ethnic backgrounds. All of the Unsung Heroine honorees will be honored at a State House ceremony where they will receive appreciation from a grateful Commonwealth.

## **MCSW Internship Program**

Preparing the next generation of leaders remains an important component for the Commission. As an extension of this commitment MCSW offers internship opportunities to students from universities and colleges across the country. Internships, both for credit and non-credit, are extended during fall semester, spring semester, and through the summer. During the 2015-2016 academic year, the Commission hosted 13 interns.

## ADVOCACY AND EDUCATION

### **Fifth Annual Advocacy Day**

On May 24, 2016 the MCSW hosted its fifth annual Advocacy Day at the State House. The public was invited to hear from state and regional commissioners, as well as elected officials regarding the status of women in Massachusetts and their access to equality and opportunities. Over 240 community members joined to visit with legislators and learn about the importance of considering gender when developing policy.

### **International Women's Day 2016**

On March 8, 2016, the MCSW hosted the annual International Women's Day Breakfast at Simmons College with over thirty organizations in attendance. The commission was proud to serve as a member, with eighteen other organizations of the IWD planning board in order to guarantee the success of the event. This year's breakfast specifically focused on women's pay equity, with an emphasis on moving women's wages forward, both locally and globally.

### **Equal Pay Day**

The purpose of Equal Pay Day is to raise awareness of the wage gap that exists between men and women. Equal Pay Day marks the day to which women must work in order to earn the same amount that their male colleagues made in the previous year. On April 14, 2014, the MCSW, along with the Caucus of Women Legislators, hosted an event at the State House featuring MCSW Chairwoman Victoria A. Budson, who spoke to the importance of equal pay, equality, and the positive effect that pay equity has on the economy. Equal Pay Day also served as a platform to advocate for An Act to Establish Equal Pay (S.2119/H.1733)

### **Disparities Action Network**

The Disparities Action Network (DAN) is a statewide coalition of advocates, researchers, providers and institutions that work to reduce health disparities in the Commonwealth through legislative advocacy and education. Founded at Health Care for All in 2006, the DAN represents over 60 statewide organizations focused on addressing the complex issues that underlie health inequality. Commissioner Chanyasulkit attends and represents MCSW at DAN meetings. This year, DAN's legislative priority, **An Act to Eliminate Racial and Ethnic Health Disparities in the Commonwealth** (S.2143, H.3969), passed both the Senate and the House. This bill establishes an Office of Health Equity dedicated to reducing health disparities based on race, ethnicity, disability or gender.

## LEGISLATIVE ACTIVITIES

As a part of its mission to provide an effective voice and advocate for the women of Massachusetts, the MCSW identifies priority bills, the center of our legislative focus and action. In the 2015-2016 year, the Commission focused on addressing women's economic security, political participation and protection from discrimination through the following legislation:

### Priority Bills

#### An Act to Establish Equal Pay (S.2119, H.1733)

This bill would take a number of action steps in securing pay equity in the Commonwealth. Building upon the previous Comparable Work bill, the Pay Equity bill calls for the same wages to be allocated for positions of comparable skill, effort, and responsibility notwithstanding gender. In order to do so, the bill bars employers from restricting employees in discussing their wages, benefits or other compensation. Further, through its employee protections and safeguards for pay transparency, this bill expands the research, study, and development of definitions with respect to the topics of: pay equity and comparable work, traditional gender roles and the workplace, comparable skill, effort, responsibility, and working conditions and the legitimacy of merit-based work systems.

#### An Act providing for Equitable Coverage in Disability Policies (H.784)

This bill would end sex discrimination in disability insurance policies. Currently, state-regulated disability insurance is classified by sex, and filings at the Division of Insurance show different premiums for men and women with the same job classification. Women pay upwards of 75% more than their male co-workers do for the same insurance. Passing this legislation would end this discrimination and would put disability insurance amongst the many other types of insurance that are legally barred from discriminating based on sex.

#### Hampden County Commission on the Status of women and Girls (S.1080)

This bill would establish a regional commission on the status of women and girls in the Hampden County. The commission will be composed of nine members with staggered terms that will recommend policies and make recommendations to state and local agencies based on the information gathered from periodically held hearings and testimonies of the area.

#### Hampshire/ Franklin Commission on the Status of Women (H.1867)

This bill would establish a joint nine-member commission on the status of women in the Hampshire and Franklin counties. Representing the variety of the towns and municipalities in the Hampshire and Franklin counties, this commission will advocate for women through regular hearings and policy recommendations.

#### An Act establishing an Eastern Regional Commission on the Status of Women and Girls (H.3463)

This bill would establish a nine-member commission on the status of women and girls in the Eastern Region of Massachusetts, comprised of municipalities located in Norfolk and Suffolk counties. The commission would review the situation of women and girls in this community and advocate for them through policy recommendations and hearings.

An Act Relative to Healthy Youth (S.2062, H.3754)

This bill calls for age-appropriate and medically accurate sexual health education in each school district or public school that currently offers sexual health education. The bill promotes the benefits of abstinence and delay of sexual activity while also addressing the contraceptive and proper barrier methods to prevent unintended pregnancy and sexually transmitted infections. Further, the bill also establishes the need for a written policy of curriculum notification for parents and guardians of students receiving sexual health education in their native language.

An Act Establishing a Family Medical Leave and Temporary Disability Leave Insurance Program (H.1718, S.1008)

This bill establishes employee rights to family medical leave or temporary disability leave in the event of the following: the birth of a child of the employee, the placement of a child with the employee for adoption or foster care, the necessity of an employee to care for a family member that has been diagnosed with a serious health condition for a period of time. Further, the bill safeguards the position, compensation, status, and benefits of the employee upon return from leave so long as ample notice to the employer is given.

An Act Establishing the Massachusetts Pregnant Workers Fairness Act (H.1769)

This bill provides safeguards for employees with conditions of pregnancy, childbirth, and other related aspects. The bill allots for 'reasonable accommodations' be taken and provided by the employer. These accommodations included but are not limited to: more or frequent breaks, time off to recover from childbirth, acquisition or modification of equipment, seating, temporary transfer to a less strenuous or hazardous position, job restructuring, light duty, break time and private non-bathroom space for expressing breast milk, assistance with manual labor, or modified work schedule.

Resolve Providing for an Investigation and Study by a Special Commission Relative to Gender-responsive Programming for Juvenile Justice System Involved Girls (H.82)

This bill addresses the problem of the rapidly growing number of girls involved in the justice system. Over the past 30 years, girls have been the fastest growing segment of the juvenile justice system. In a criminal justice system designed for boys, girls face specific issues, such as self-destructive behavior and their experience of sexual abuse. This resolution encourages the collect of data on the causes of girls' incarceration and recidivism, as well as the way their specific issues are answered in the justice system. Furthermore, it calls for the implementation of gender-specific training in relevant state agencies and a bi-annual report on the status of system-involved girls.

## APPENDIX

### Massachusetts Commission on the Status of Women Public Hearing

Randolph Town Hall, Randolph, MA

Tuesday, October 27, 2015, 4:30PM – 6:30PM

Present: Commissioners: Victoria Budson, Chair; Elizabeth Hart; Penny Blaisdell; Mary Kassler, Maureen Curley; Lauren Scribi; Mary-dith Tuitt. Staff: Jill Ashton and Kelly Lynch.

#### TESTIMONY

**Barbara Brooks, WIC, Quincy MA.** She is working with the Women, Infants, and Children Nutrition Program. They provide resources to ensure healthy feeding and living. The Weymouth Hotel is currently housing 72 homeless people; some have been there for 8-9 months while others have been there close to 3 years. WIC is preventing substance abuse during pregnancies by connecting soon-to-be mothers with resources, including affordable health care and School on Wheels program. WIC attempts to ensure physical fitness with health and wellness.

**Katrina Huff, Clinical Social Worker.** Detailed situation where client slept in car in order to be cited by a police officer in an effort to prove homeless status. She has other clients “getting into the life.”, being targeted at the age of 11-12. They tend to work until their mid 20’s, or as long as their Pimp will allow. She is trying to get a public forum in Randolph. Says there is a lack of service for youth that age of DCF; 21-on your own, 25-if go to schools, Unaccompanied Homeless Youth-needs funding.

**Ken Clifton, Town Councilor, Town of Randolph.** He heard from constituent that IPV is higher in Randolph than in other towns. Problem could be addressed by increasing diversity and representation in the community. There are no women of color in both Randolph’s fire and police departments. Single mothers in Randolph face a great deal of challenges, including housing. Even if the child is in school, they will spend the entire day thinking about where they’re going to sleep that night. This dramatically decreases productivity. Transportation is a major obstacle, residents are reliant on the 240 bus to get to and from employment opportunities in the city. Ultimate goal is to further economic development and help those suffering.

**Rachelle Jeanty,** She has been a Randolph resident since she was 2 years old. She has friends that are seeking free and confidential services related to women’s health in Brookline and Boston. She feels that there are a lack of programs to connect women with resources and would like to see some sort of a community center in Randolph. In regards to transportation, she feels there must be more opportunities and resources for women.

**Cheryl Cates, Public Health Nurse for Randolph Public Schools.** She says that transportation is linked with health and resources. To help bring resources, she suggested a public health worker for 30 hours a week. She says that “kids need a voice to get into school.” She also says that there is a need to prescribe birth control for those women without access to condoms. Each of the school nurses collaborate daily on significant issues such as IVP, child abuse, substance abuse, and disabilities. She mentions that children are needing to translate documents for their parents which takes up a lot of time that could be spent doing school work. There is a challenge in providing funding to promote work of community health workers. In her journey as a public health nurse, she has witnessed many births, taught mothers how to change diapers, and cared for babies when their mother was unavailable to.

#### DISCUSSION

##### Education and Resources:

1. Overview of services provided by DOVE- a community-based non-profit organization working to address and prevent domestic violence.
2. Provided overview of WIC, Family Resource Centers of MA, School on Wheels, The Nurturing Program, The Parenting Journey, The Imagination Center
3. Town Councillor provided a good overview of Randolph and advised that timing of our hearings was not conducive to working women- suggested 7-9 PM or weekends.
4. Randolph is a very diverse community with population including: 30% white, 38% black, 13% Asian, 6% Latino- from 120 countries and a town in transition, 60 languages spoken. Community is considered “the most diverse community in the Commonwealth”. Despite this, Randolph is resilient, and people work hard together.

**Issues raised:**

1. Housing- homelessness increasing, motels/hotels overflowing- in the last 8 months there have been 34 cases, homeless children increased from 44-66
2. Substance Abuse- especially in Weymouth
3. Mental Health- growing and long wait times for assistance
4. Inadequate Child Care- especially in Randolph
5. Education- issue with "School on Wheels" program, children taught in shelters, many sign out of DCS at 18 and lose all their benefits, lack of sex, women issues or child care education.
6. Prostitution- on the rise, target age is 11-12, need for preventative programs
7. High Domestic Violence- Community Partnership Program- long wait times, one day a week
8. Lack of gender diversity in the Randolph community- lack of women in fire and police departments
9. Naturalization papers difficult to get
10. Transportation – women depend on bus service, not direct, possible shut down of MBTA route, can take 2 hours to get to work in Boston, no pediatrician in town so women have transportation issues to get adequate health care.
11. Lack Community Services- have 2 community workers who service 5 towns, no YWCA- there is talk of a community center but nothing forthcoming in the future so far.
12. Health- need for a local walk in clinic.

END OF HEARING

## Testimony from Katheline LeConte

Good Evening and thank you for having me attend this hearing on women's issues. My name is Katheline LeConte and I am a Civilian Domestic Violence Advocate working with DOVE (Domestic Violence Ended). DOVE is a community-based non-profit organization working to address and prevent domestic violence. We provide provides support, assistance, and resources to victims of domestic violence. We have services including 24 hour hotline, emergency shelter, community-based individual advocacy services, support groups, legal advocacy, outreach and education **and my program; which is the Civilian Domestic Violence Advocacy Program. Domestic violence is not only a women's issue, but a family issue, a children's issue, and an issue that we at DOVE collaboratively work together to put an end to. We offer a plethora of services because we understand that every situation is different and every victim's needs differ as well.**

**Within my role at DOVE I strive to do the best I can to make myself known and provide helpful information to victims of domestic violence. From the time an incident occurs and a report is written, I reach out to the named victim and let them know that they are not in this alone and help is available if they are ready to receive it.** I work in the Milton, Randolph, and Holbrook police departments and my colleague Maureen covers the Quincy, Dedham, and Norwood police departments. The Civilian DV Advocacy Program has helped strengthen our partnership and helped me reach out to more victims than ever before. On a daily basis victims are reaching out to me before I get a chance to call them, because of the great job the Police Officers do providing my contact information. I think Dave Avery of Randolph Police & John King of Milton Police can attest to the many times we have had to put our heads together to figure out how to best help a victim in crisis, and it is teamwork as such that makes our CDVA program so successful. The work that I am able to do in the police departments truly makes a difference in the lives of others. I have learned in this line of work that teamwork goes a long way, and that is why I am so grateful for the partnerships that we have in the police stations and communities.

DOVE brought me on board as a bilingual/bicultural Haitian Creole-speaking advocate, and I have witnessed the tremendous benefit that having a bilingual advocate in my catchment areas has made. I have been able to help Haitian individuals who are struggling to understand the criminal legal system, who have limited if any ability to speak English, and who feel trapped in their violent relationships. This leads me to a success story out of Randolph in which I was able to help a woman get out of her dangerous relationship. I was working with a client who had not stepped foot outside of her home without her abuser in 2 years. She didn't know how to get around and she didn't even know where a police station was. She was frightened to go to the police station in her own town, so when I reached out and spoke to her I was able to get her to meet me in the police station the next town over. I began working with her in December, and as I stand before you today this Randolph woman, who had no family, had no money, and had no support in the United States is working, planning on going back to school, and has completed her divorce with her abuser. She is brave now, but like many victims we encounter, she was very intimidated by the police. Having an advocate who works as a liaison in these stations helps to get the victims to trust us and understand what has happened. It gives the victim an opportunity to better comprehend their options and resources. Working together with the police departments is an important part of the work I do, and for the time I have been doing it I have noticed the impact that our collaborations have on the lives of so many victims. I hope to continue to have success stories, and with time I look forward to an expansion of our program throughout DOVE's catchment area communities..

## **Massachusetts Commission on the Status of Women**

### **Public Hearing**

Massachusetts State House, Boston, MA  
Tuesday, November 24, 2015, 3PM—5PM

Commissioners: Mary Tuit, Lauren Scribi, Liz Hart, Chris Chanyasukit, Victoria Budson, Linda Cavaioli, Penny Blaisdell, Becca Glenn

#### **Andrea Kramer, Chief of Civil Rights Division, MA Attorney General's Office**

Discussed the Attorney General's office's commitment to promoting equity for women. Through enforcing anti-discrimination laws, they have a docket of cases affecting women, such as unequal pay, sexual harassment, pregnancy discrimination and more. Priorities include establishing workplace equity for women, paid family leave and protecting pregnant workers. The office is working closely with the government and business community to ensure that the Equal Pay Bill passes.

Also concerned about protecting patient privacy through PATCH bill and preventing violence against women. Domestic violence is now the leading cause of injury among women. AG's office is working in partnership with NFL to promote healthy relationships in schools across the country.

#### **Barbara Hamilton and Mirlande Josphe, VITFriends**

Testified to bring awareness of the effects of Vitiligo, an autoimmune disease that affects melanin cells in the body, among other symptoms. There is no definitive cure, and cosmetics used to even skin tone are expensive and not covered by insurance. Called for public education and more research to be done.

#### **Representative Kay Kahn and Dr. Bryn Austin,**

Testified on behalf of H. 3471 - weight loss and diet supplement pills danger

#### **Anna Grace Raduc**

Anti human trafficking law; educational kiosks in every federal Immigration Office with a no-fail quiz as to what human trafficking is

#### **Rep. Jay Livingstone and Frances Burke**

Called for increase of civic participation and discussed history of gender inequality in the US

#### **Tatiana Oberkatter**

H. 1278

Rights for victims of sexual assault, access to advocates, fully informed of all legal rights

#### **Mia Roberts, Big Sister of Greater Boston**

Gender equity around research for girls and women

#### **Chen Chi Xuan**

Lack of support in resources for women of color in healthcare

#### **Diane McCurley, Federation of Women's Clubs**

Enhancing lives of others through community service

**Testimony of Crittenton Women's Union  
To the Massachusetts Commission on the Status of Women  
During a Regional Public Hearing on Women's Issues  
November 24, 2015**

While there are many dynamics that limit gender equality in Massachusetts, one of the most pervasive is that of poverty. We know that more women are likely to live in poverty than men across all racial groups. Additionally, getting out of poverty can be extraordinarily difficult. It is no longer a process of following a simple roadmap to a good job. It is a complex, multi-year process that requires families to maintain stability and well-being, optimize money management, gain post-secondary education, and find their way into a family-sustaining career pipeline – all at the same time. Such a task is difficult under the best circumstances, but new brain science shows that the inherent stress of living in poverty negatively impacts a low-income individual's capacity to deploy the problem-solving skills, decision making skills, multi-tasking, and behavioral persistence necessary to journey to economic independence and create better lives for themselves. Research shows that brain development is not just a result of genetic inheritance, but is also strongly affected by environmental risk factors, including exposure to toxins, poor nutrition, low social status, stress, and violence, all of which are more prevalent in low-income households. In addition to situational stress, the constant struggle to make ends meet, deal with the pressures of social bias, and protect against trauma also places extraordinary demands on cognitive bandwidth.

Crittenton Women's Union (CWU) is disrupting this cycle of poverty. Its metric-based, mentor-led, incentivized roadmap is guiding thousands of low-income families across the economic divide, and transforming the social service sector. The agency's work is grounded in two key poverty alleviation tools believed to be best practices in helping low-income families achieve upward economic mobility. These tools are: 1) The Bridge to Self-Sufficiency® and 2) the programming platform which makes The Bridge work, called Mobility Mentoring. CWU's theory of change positions a person's advancement from poverty to economic independence as a journey across a bridge supported by five critical pillars: family stability, well-being, education and training, financial management, and employment and career management. Singular focus on any one of these pillars is unlikely to result in sustainable economic mobility. CWU participants work with a coach to develop individual goals designed to help them cross the Bridge and become financially independent. The success of CWU's participants is recalibrating how government and nonprofit organizations approach one of the most significant issues of our times.

We at CWU have seen this system work and hope that the state will incorporate Mobility Mentoring into its policies and programming. The one size fits all approach in benefits programs no longer works. Families need individualized support and coaching over longer periods of time to make progress towards economic stability. Families we have been working with in public housing have been graduating from community college, saving money, and increasing earnings at rates that are three and four times higher than average norms. Families in our emergency shelters have doubled their work and school participation and savings rates. These gains have prompted the Center on the Developing Child at Harvard University, the Robert Wood Johnson Foundation's Commission to Build a Healthy America, federal, state and mayoral leaders, and leading academics to recognize Mobility Mentoring as one of the most promising interventions in the nation addressing the inter-generational cycle of poverty. CWU's brain science-informed methods of improving economic mobility outcomes for low-income individuals have also been acknowledged by partners of the stature of the World Bank, the international development arm of the United Nations. Additionally, CWU believes there are a variety of bills already before the legislature that support poverty disruption and economic self-sufficiency (that include some concepts from our mobility mentoring work). We hope the Commission will consider supporting these bills. Our attached policy agenda identifies these bills. Thank you for your time and your commitment to women's issues.

Testimony from Jane Doe Inc.



14 Beacon Street, Suite 507 Boston, Massachusetts 02108 Tel 617 248 0922 Fax 617 248 0902 [www.JaneDoe.org](http://www.JaneDoe.org)

November 24, 2015

Massachusetts Commission on the Status of Women  
The Charles F. Hurley Building  
19 Staniford Street, 6<sup>th</sup> Floor  
Boston, MA 02114

Re: Public Hearing on Women's Issues

Dear Commissioners,

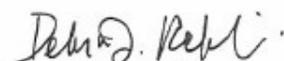
Thank you for the opportunity to provide information regarding the critical issues facing women in Massachusetts. I submit the enclosed documents on behalf of Jane Doe Inc.(JDI), the Massachusetts Coalition Against Sexual and Domestic Violence, and our 56 member programs that provide life-saving, life-changing services to sexual and domestic violence victims and survivors throughout Massachusetts.

As part of our mission and charge, JDI advocates for effective public policy that supports all victims and survivors of sexual and domestic violence, working for social change to promote a world free of violence and abuse. To that end, a key priority for JDI is to advocate for funding and resources to support local sexual and domestic violence programs to support survivors and to lead prevention efforts in their communities. We also promote a legislative agenda that includes sound policy that addresses the multiple needs and experiences of survivors. Therefore, JDI has a broad policy agenda that regularly includes issues impacting survivors, a significant proportion who are women, such as anti-poverty efforts, affordable housing, equal pay, healthy sexuality and healthy relationships education—in addition to strengthening laws that specifically support victims and survivors of sexual and domestic violence.

Enclosed please find information about the policy work of Jane Doe Inc. Included in this packet is a list of state budget line items for which we advocate, current legislation which we and our membership support, as well as several letters of testimony that we have provided to the Legislature on a number of bills. Please feel free to contact us with any additional information that you may need.

On behalf of JDI and our membership, I thank the Commission for its commitment to social justice and equality for women and girls in the Commonwealth.

Sincerely,

  
Debra J. Robbin  
Executive Director

## Testimony from Mia Roberts

On behalf of all of us at Big Sister Association of Greater Boston, I appreciate the opportunity to testify before the MA Commission on the Status of Women to advocate for gender equity in funding and research to support girls development.

It is encouraging to know there is deep understanding of the need for both and for the need to include diversity, inclusion and cultural competency in the fabric of our collective work to improve outcomes for girls, which in turn, is essential to improving the quality of life in our communities. In other words, improving outcomes for all girls is necessary, not just nice.

Yesterday's experience was an inspiring one and I will take away the quote from Commission member Linda Cavaoli,

*"More for girls, doesn't mean less for boys!"*

Here are the links to the research that we referenced during yesterday's testimony and that I committed to send to the commission.

"The 2015 Report on the Status of Women and Girls in Boston, Massachusetts." Ed. Bernadette Lim. The Boston Foundation, Harvard Institute of Politics Women's Policy Group, The City of Boston's Office of Women's Advancement and Big Sister Association of Greater Boston, n.d. Web.

[http://www.cityofboston.gov/images\\_documents/2015%20Report%20on%20Women%20and%20Girls\\_tcm3-51854.pdf](http://www.cityofboston.gov/images_documents/2015%20Report%20on%20Women%20and%20Girls_tcm3-51854.pdf)

"Advancing Equity for Women and Girls of Color." The White House Council on Women and Girls, Nov. 2015. Web. [https://www.whitehouse.gov/sites/whitehouse.gov/files/documents/ADVANCING\\_EQUITY\\_FOR\\_WOMEN\\_AND\\_GIRLS\\_OF\\_COLOR\\_REPORT.pdf](https://www.whitehouse.gov/sites/whitehouse.gov/files/documents/ADVANCING_EQUITY_FOR_WOMEN_AND_GIRLS_OF_COLOR_REPORT.pdf)

"Women and Girls of Color: Addressing Challenges & Expanding Opportunity." The White House Council on Women and Girls, Nov. 2014. Web. [https://www.whitehouse.gov/sites/default/files/docs/cwg\\_women\\_and\\_girls\\_of\\_color\\_report\\_112014.pdf](https://www.whitehouse.gov/sites/default/files/docs/cwg_women_and_girls_of_color_report_112014.pdf)

"Dreaming Big: Examining Career Aspirations of Girls of Color." Simmons College, Feb. 2015. Web. <http://www.simmons.edu/about-simmons/centers-organizations-and-institutes/cgo/publications/cgo-insight-briefing-notes>

"Dreaming Big: Making The Case for Girls." Girl Scouts of Eastern Massachusetts and Simmons College, Nov. 2014. Web. [http://www.girlscoutseasternmass.org/aboutus/Dreaming%20Big\\_Making%20the%20Case%20for%20Girls\\_Nov%202014.pdf](http://www.girlscoutseasternmass.org/aboutus/Dreaming%20Big_Making%20the%20Case%20for%20Girls_Nov%202014.pdf)

## Mia Roberts

Vice President of Strategic Partnerships

## Massachusetts Commission on the Status of Women

### Public Hearing

South Yarmouth Library, South Yarmouth, MA

Tuesday, January 26, 2016, 4:30PM – 6:30PM

Present: Commissioners: Mary Tuit, Becca Glenn, Penny Blaisdell, Marianne Fleckner, and Lauren Scribi. Also, Director Jill Ashton and Kelly Lynch.

#### TESTIMONY

**Sandy Schaefer.** Sandy discussed homelessness on the Cape Cod. She also discussed the failed safety program for emergency housing options. She was frustrated by the lack of resources out there. Said it is risky facing child negligence charges in meeting requirements to secure a shelter spot. Said these things put an unfair burden on the landlord. Believes that more resources needed to be put towards grandparents raising their grandchildren. Said that social workers often serve as the gate keepers.

**Elenita Muniz, Barnstable Country Human Rights Commission.** Ordinance 0518 established a Human Rights Committee in Barnstable. She said that 62% of the calls that they received were from women who faced bullying, mental health issues, abuse, and a lack of affordable housing options. Said that tenants were subject to abuse. She was upset that there was no anti-bullying law in place for adults. Said that she wanted citizens to be more aware of their rights. H. 1771 is a Healthy Workplace3 Bill. H.1733, CEDAW

**Karen Weis, WILPF.** Says that round up is a danger and that weed killers and pesticides are not good.

**Penelope Duby, Falmouth Coalition for Women's Economic Security.** Penelope said that elderly women in Cape Cod are barely getting by. They're having significant problems with transportation and education. Specifically women aged 45 and up. Said there has been a shift away from the 3 generation family household and that older women are not being taken care of. Said unemployment is around 4-5%, but when women turn 60 that unemployment number doubles. Education can't be provided if transportation is inadequate. Finding gender specific data is a challenge. Says that collaboration is key because resources aren't connected.

**Olivia Masih White, Ph.D, Falmouth Coalition for Women's Economic Security, Falmouth, MA.** Olivia came to the U.S. in 1962, and attended Southern Methodist University. There she earned an M.A. in Religious Education. She later pursued her interest in biology by earning a Masters and a Ph.D from the University of North Texas. She taught biology at UNT for 20 years and later at John Carroll University for 2 years. She later moved to Falmouth to be near her daughter. She is incredibly involved in her community and has maintained positions in multiple groups such as the Falmouth Town Democratic Committee, the Falmouth Homeless Initiative, and the Retired Clergy of Cape Cod. She spoke on behalf of homelessness in her community. She requested housing for homeless women in the town of Falmouth. She said that not every homeless person is a drug addict or has a mental illness. Said that they may be victims of domestic violence, may have illnesses that prevent them from seeking employment. Said that most of them had a job at some point and had a family, but that these people needed a secure home to come to.

**Jenn Carleton Skaff, Falmouth Coalition for Women's Economic Security.** Jenn spoke about the sexual harassment that she faced, causing her to leave her job. She continued to be harassed for years. She was told outright that she was not going to be compensated the same as the man she replaced. After surviving breast cancer, she returned to the job market to then face age discrimination.

**Susan Starkey, Cape Environmental Action.** Susan addressed climate change. She wanted support for legislative bills that pushed for solar and wind energy. Wanted to implement the Paris climate talk. Women are the care-takers who will be providing for family members when they are harmed by environmental affects. Wanted to end subsidies for fossil fuel producers and stop any plans to bring in new gas pipelines. Wanted to support our green jobs economy. A number of Cape Cod Communities/Towns have passed Plastic Bag Bans (like Barnstable, Falmouth, Provincetown, Nantucket, Truro and Wellfleet) and several are looking into this effort. She's working with others in the Cape Environmental Action (CEA) committee to explore a ban in the town of Yarmouth. Eventually this effort will become statewide and we'll look for your support. As "one" Cape, we'll all need to attend to Emergency Preparedness as well.

**Tracy Johnson, WECAN.** Advocated for free legal support being given to people and mentoring being given to women in the Cape. Served 2175 women in 2015 and said that there was a high need with couples issues. Recommended affordable housing. Said that the service industry is the largest employer and that a living wage is needed for adequate childcare. She noticed that women facing abuse were having to move to shelters off the Cape in unfamiliar situations and were forced to relocate or go back to their abusive situations.

**Gabrielle Hathaway.** Advocated for new options for low income families and individuals. Said that you can't qualify for LIHEAP if you have tenants.

**Chris Morin, Independence House.** Spoke on violence against women. Said that 85% of these violent situations are against women. Said that our current systems do not always support victims of abuse. Advocated for increased education and awareness about the dynamics of abuse, especially in the professional sector. Our systems need to look at the ways that they can change to meet the needs of a victim. Several loopholes exist in the current system that should be addressed. Intimidation can cause legal action to not be taken. Need to stop blaming victims.

**Alan Milsted, Barnstable Country Human Rights Commission.** Alan raised the concern of age discrimination. Proposed using community television. Says that transportation is major obstacle. Said that there are too many homeless veterans.

**Jessica Larsen, Nauset Youth Alliance.** Jessica advocated for better childcare. Said that childcare vouchers aren't working. One size fits all programs won't work.

**Julie, Concerned Citizen.** Raised the issue that rent is impossible high. She was displaced multiple times. Unstable jobs are forcing people into homelessness. Said that the bus doesn't run when retail workers need it to.

**Issues raised:**

1. Housing/Homelessness – Emergency housing options aren't working.
2. Mental Health- growing and long wait times for assistance
3. Age Discrimination – Older people are unable to get jobs
4. Inadequate Child Care – Risk of facing neglect charges when looking for shelter.
5. Education
6. High Domestic Violence – Little to no education or awareness about this.
7. Transportation – Bus doesn't run when it is needed.
8. Lack Community Services
9. Environment

END OF HEARING

**Testimony from Barnstable Human Rights Committee**



**BARNSTABLE COUNTY  
HUMAN RIGHTS COMMISSION**

POST OFFICE BOX 427 • BARNSTABLE, MASSACHUSETTS 02630

Tel: (508) 375-6912 • [hrc@barnstablecounty.org](mailto:hrc@barnstablecounty.org)

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**Brewster, Margaret Shea**

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**Eastham, David Schropfer**

**Falmouth, Scoba F. Rhodes**

**Mashpee, Gail Wilson**

**Provincetown, Amy Howell**

**Yarmouth, Mary Zepernick**

**TO: Massachusetts Commission on the Status of Women**

**FROM: Barnstable County Human Rights Commission**

**DATE: January 12, 2016**

**RE: Women and Human Rights Complaints**

*It is the policy of Barnstable County to promote equal opportunity for all persons in Barnstable County regardless of race, color, religious creed, national origin, sex, age, ancestry, sexual or affectional preference, marital, family or military status, source of income, neighborhood or disability where unlawful discrimination exists in housing, employment, education, public accommodations, Town and County services, insurance, banking, credit, and health care. Barnstable County will not tolerate retaliation or reprisal against persons exercising or supporting the exercise of equal opportunity rights.*

*- Ordinance 05-18, Section 1*

To support this policy, the Barnstable County Human Rights Commission was established by Ordinance 05-18. Section 3B of that Ordinance, listing the duties and responsibilities of the Human Rights Commission, states, "*To initiate intake, information gathering, and assessments into the existence of unlawful discrimination or harassment, retaliation or reprisal, and to resolve matters of unlawful discrimination, whenever possible, through mediation.*"

In the past four years, 62% of calls to the Human Rights Commission came from women. The subjects of their concerns were housing, bullying (child or adult), employment, mental health, history of abuse, and loss of driver's license.

In the past four years, 62% of calls to the Human Rights Commission came from women. The subjects of their concerns were housing, bullying (child or adult), employment, mental health, history of abuse, and loss of driver's license.

Although our quantitative data is limited, the phone contacts, discussions with women, and interviews conducted from 2012 through 2015 give us qualitative data that points us in two parallel directions. First, it drives us to explore the extent to which women are facing rights issues concerning housing, hunger, employment and racial prejudice. Secondly, as advocates for human rights we must reach out to women more effectively in the coming year to better focus on women's priorities and partner with others to generate effective solutions. In other words, we need to hear from them. We are open to suggestions and support with this.

Based on these calls, however, and our pursuit of information and/or resolution, we offer a few observations:

- Because of a serious lack of affordable housing alternatives, the elderly and the poor are vulnerable to bullying behavior by landlords and landlord representatives.

- Residents of subsidized housing may not understand all the forms they sign, nor the requirements of the tenancy. This is particularly true of residents with limited English proficiency, for whom the technocratic language of many communications is simply incomprehensible. A "plain language" movement similar to what the insurance industry went through a few decades ago might help decrease this gap.

- People of color and immigrants are still subject to harassment, unequal treatment, and racial taunts.

- People who have a disability may not understand how the Americans with Disabilities Act can be applied to help remedy their situation.

- The state's anti-bullying law is neither well-known nor understood. Schools all publish statements about community standards but some may not provide follow-through when bullying is reported. We occasionally hear, "That's just kids being kids," despite the training schools are required to hold for teachers. Some schools are making serious efforts to investigate and follow through on complaints of bullying, and find themselves educating parents and students about what constitutes bullying. At the same time, parents and grandparents are not always aware of their rights regarding bullying, nor of the proper procedures to follow in reporting bullying and demanding follow-through from school administrations.

- Similarly, the Family Medical Leave Act is not clearly understood by employees, especially when English is their second language. It also appears to be unclear to some employers, who may not understand their obligations with regard to modifying work requirements and to rehiring returning parents.

- There is no anti-bullying law for adults, although workers and tenants are vulnerable to bullying of various degrees. This is especially true for immigrants and those who don't speak English well.

So how can the Commission on the Status of Women help?

In terms of your legislative agenda, we urge your support of **MA House Bill 1771**, The Healthy Workplace Bill, which addresses the issue of bullying at work.

The middle and high school students in our annual Human Rights Academy have also told us repeatedly that the **Equal Pay Act** is critically important – and we agree.

We also put before you the United Nations Convention to End all Forms of Discrimination against Women, or **CEDAW**. The United States is the only signatory of this convention that has not ratified it. But five cities in the U.S. have ratified CEDAW, another seven have ordinances pending, and seventeen are exploring a possible ratification ordinance. No U.S. *state*, however, has ratified CEDAW. Here is a project worthy of your attention. Let Massachusetts set an example for the rest of the country... and for Washington.

However, perhaps nothing you can do would be more helpful to the residents of Barnstable County than to advocate for enforcement of the state's **10% affordable housing requirement**. The law is nice; if unenforced, however, it is not helpful.

-Housing affordability is defined as paying no more than 30% of annual income on housing costs.

-According to a 2013 study conducted by the Barnstable County Department of Human Services<sup>1</sup>, 40% of homeowners on Cape Cod and 60% of renters are paying more than 30% of their income for housing.

-Notably, for renting households with annual income less than \$35,000, nearly 85% are paying more than 30% of income for housing costs.

-Cape Cod towns average between 2.2% and 9.3% affordable housing, with the number of subsidized housing units in some towns actually *declining* over the past three years.<sup>2</sup>

The stress our callers feel about housing issues might be lessened if they didn't feel trapped in their current residence because no other affordable housing is available. This gives landlords and housing managers freedom to bully or abuse tenants, knowing that very few will move away, as there is no place to move to. Enforcement of the 10% requirement for affordable housing units might help to offer these tenants an alternative to remaining trapped in their current housing.

Only a handful of calls to the Barnstable County Human Rights Commission rise to the level where involvement of attorneys and the Massachusetts Commission Against Discrimination seems the best course. Our goal is to try to assist the caller in finding resolution without resorting to lengthy and expensive legal proceedings, although where civil rights law is involved, we do recommend the caller seek legal counsel.

However, *human* rights is a broader concept than *civil* rights. One shouldn't need a court ruling to obtain the small consolation a bird bath outside a window offers to a wheel-chair-bound husband, or to obtain an extension on moving to a smaller apartment in order to have time to sort out a late husband's belongings. Situations such as an elderly woman having to move her vehicle in snow storms to allow for plowing -- or a woman with limited vision, using a walker, having a light switch beside both entrances to her kitchen -- or a young woman living in a very deficient apartment being allowed to terminate her lease because the landlord refuses to make repairs required by the Health Department -- these should not require assistance from an outside agency such as the Barnstable County Human Rights Commission, but they sometimes do.

As our Human Rights Academy students have observed, so many of these issues can be resolved or avoided by the use of simple courtesy, patience, kindness, and being fair. For too many women living in our County, what they find instead is pettiness, impatience, rigidity, and abuse of power.

The support of the Massachusetts Commission on the Status of Women for the initiatives cited above would be most welcome in our work.

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1. *In Focus: The Demographic and Socioeconomic Landscape of Barnstable County*, Christine Clements Stein, PhD, June 2013, p. 41.

2. Interactive map of Affordable Housing, Massachusetts Affordable Housing Alliance (MAHA) website: <http://www.massaffordablehomes.org/mahamap.html>.

**Written Testimony from Jan Hively, PhD, [HIVEL001@umn.edu](mailto:HIVEL001@umn.edu) , West Yarmouth  
Public Hearing on Women's Issues for the Greater Yarmouth Community, 1/26/16**

Thank you for giving me this opportunity to speak about the challenges facing older adult women in the Yarmouth area and the need to better prepare them for self-advocacy as they age in place, so that they will take advantage of regional services and opportunities for positive aging.

As you will hear on January 26 from Kathleen Bailey, Yarmouth's Director of Aging Services, the Town of Yarmouth is in the midst of a three-year planning process for full membership in the World Health Organization's Age Friendly Cities and Communities Network. The goal is a community that is age friendly for all ages. Given our high percentage of older adults (strong majority female), however, Yarmouth's planning involves a strong emphasis on removing barriers and supporting older adult self-determination, community participation/contribution, and productivity.

I am an 84-year-old educator, gerontologist and social entrepreneur who moved from Minnesota to Yarmouth in 2010 (see my brief bio following the testimony). During the last year, I've participated as a volunteer in Yarmouth's Age Friendly Community team effort in a variety of ways. Last Fall, I particularly enjoyed co-teaching the Advocacy Leadership for Positive Aging (ALPA) curriculum that I'd recently co-developed and piloted for the national Life Planning Network.

ALPA is a free online curriculum with videos, readings, self-assessments, and session agendas found at [www.alpa.lifeplanningnetwork.org](http://www.alpa.lifeplanningnetwork.org). It equips experienced service providers with concrete ways to empower client self-management. It is taught in: a) four bi-weekly discussion sessions about the potential and challenges of aging, the basics of advocacy leadership, and the use of life planning tools, b) followed by a month-long individualized fieldwork project for participants to apply the learning within the context of their own work; followed by c) participant presentations of the fieldwork project results; and d) a graduation ceremony. Host organizations such as home care providers, senior housing managers, or local/regional agencies developing collaboration provide meeting space, discussion leaders, a coordinator, and a monetary contribution to the Life Planning Network to cover the cost of website maintenance and evaluation. As is shown by the Yarmouth evaluation that is reported with photos on the website, the program had a profound effect on how the graduates view and carry out their work. Attitudes shifted so that service providers saw themselves as advocates for positive aging with some tools and information about resources that would empower their clients' self-management.

In an aging world, ALPA answers the question, "How do we shift ingrained expectations for retirement and dependency in later life to empower pro-active planning for meaningful work and self-determination?" That shift is important for both individuals and communities to improve the quality of life.

I suggest that ALPA is a useful and inexpensive program for consideration by other public, private or non-profit service organizations in Massachusetts.

My second suggestion stems from my work connecting advocacy leaders for positive aging around the world through the Pass It On Network, [www.passitonnetwork.org](http://www.passitonnetwork.org). I am the co-founder and U.S. Liaison for that network, which is based in Paris with the coordinator and my co-founder, Moira Allan. Moira is our representative to Age Platform Europe (a European Union affiliate), which has just published an *Older Persons Self-Advocacy Handbook*. I am suggesting that you look at that handbook at <http://publications.age-platform.eu/> and consider publishing something similar for older women (or women, in general) in Massachusetts. Both older adults and their family members and caregivers should be aware of their rights and where they can go to receive help.

Resources for older adults are prolific in Massachusetts. Coming from another state, it seems that the problem is more about how to find out about resources that fit my current need and then figure out how to access them than it is about creating additional resources.

Thank you for this opportunity to testify to the Massachusetts Commission on the Status of Women. Thank you for the good work that you are doing for all of us.

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Jan Hively (Janet M Hively, PhD)  
Encore Entrepreneur  
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508-957-2620

**Massachusetts Commission on the Status of Women Regional Hearing: Yarmouth, Massachusetts**

**Testimony of Falmouth Coalition for Women's Economic Security January 26, 2016**

Thank you, Representative Leland and members of the Massachusetts Commission on the Status of Women, and panel for the opportunity to provide comment on behalf of Older Working Women of Cape Cod. I represent the Falmouth Coalition for Women's Economic Security, a volunteer group of eight women who began meeting in Falmouth a year ago because we were concerned about the economic security of older women.

All of us recognize that Cape Cod is a complicated place to live. When we think about older people living on Cape Cod, our minds produce images of grandparents enjoying retirement, reaping the rewards of their lifetimes of hard work who welcome their children and grandchildren to enjoy the beauty of the Cape and the beaches. It is only when we look more closely and begin to look around in our neighborhoods and communities it becomes clear that many older women lives are in stark opposition to that rosy picture of retirement. There are many older women who do not have the comfort of retirement savings, who have housing and transportation worries and difficulty making ends meet. These are women "of a certain age" who struggle to find employment for a variety of reasons. We have been gathering information particularly in Falmouth, but also across the Cape and would like to share what we've learned with you today. We will focus our comments on our work in Falmouth and include our findings and recommendations from our Cape-wide Roundtables held with the Women's Bureau of the Department of Labor and Cape Cod Community College.

I moved to Falmouth 12 years ago shortly after I'd been widowed to be closer to my son. I moved to Falmouth into a small log cabin at the end of a very long dirt driveway. Shortly after purchasing the home, I was involved in a very damaging automobile accident and spent months on crutches alone with my old Labrador retriever.

One dark evening toward winter, my dog began to bark and as there weren't yet outdoors lights, I hobbled to the door with a flashlight and saw a small old car in the drive. A small thin woman with grey hair came up the walk asking for my address. I explained that the numbers were out of order and, like a lot of houses on Cape, many were not numbered. She apologized and explained that she had a pizza to deliver and she was worried that she would be late.

My heart went out to that woman and my thoughts were, 'Where is your family? Why are you out alone driving around in the dark?' That thought has stayed with me since. Everyone here has seen older women working either in supermarkets, fast food stores or discount stores who catch our eye as we register surprise at their age.

I would suggest that this is an example "cultural dissonance". If you take a moment to recall your own grandmothers' lives often older women lived lives of dependence. In the fifties, when I was a girl, both of my grandmothers relied on us; one lived in our home and one above my father's office in an apartment. Our grandmothers either had not worked outside the home or had not benefited from retirement plans, social security or inheritance. Today, we'd like to think that Social Security and Medicare have taken care of our mothers and grandmothers, that these women cherish their independence and enjoy living their own lives. But, this picture misses the realities of the 21<sup>st</sup> Century. Over half of older women on Cape Cod are living very close to the poverty line.

The Falmouth Coalition for Women's Economic security wants to determine what can be done to improve access to education, workforce training and human services in order to make women's lives in retirement more comfortable, stable and economically secure. We want to encourage agency rather than dependence.

In November of 2014, Ann Bookman of the Center for Women in Politics and Public Policy at the University of Massachusetts held a conference on 'The Unfinished Agenda; Women's Economic Security'. That conference provided an opportunity to meet Angelo Rizzolo from the Women's Bureau of the Department of Labor and was the catalyst to do something to promote economic security for older women. Both Angela and Ann have advised and supported our work.

We've had two Cape-wide Roundtables on Older Women Workers and Economic Security with the representatives of county and town departments of human services, a wide range of Cape women's groups, Cape Cod Community College, Elder Services of the Cape and Islands, Gerontologists, Massachusetts legislators and WE CAN.

Everyone sitting here is aware that there are serious concerns for women as we age, we live longer, make less, are more likely to have gaps in employment and that pay equity has not yet been fully addressed. Women have not accumulated resources, because they may not have worked, their work was interrupted for family care reasons, their salaries were fractional parts of their male counterparts or they may not have benefited from adequate workforce training or education. (We've provided supporting articles and documentation in the packets provided.) I would draw your attention to figures from the American Community Survey that demonstrate that as women age in Falmouth, their likelihood of not being able to find work doubles as they reach their late 50's and point out that as we live longer, the extra years are not tacked on to the end of our lives. We now all have more functional and contributing years and research is showing us that we all can continue to learn new skills and that the mind actually improves in some functions with age. As a culture we need to honor women's need to use those years from their late 40's on into their late 60's to develop economic security, and assure safer futures not just for the elderly but for women in the years between middle years and old age in their 'Indian Summer' their lives.

Older women's economic security is influenced by a constellation of issues and will require multiple efforts by multiple groups directed toward problems specific to a range of ages and needs. We will pursue a two-pronged plan to encourage support for Cape-wide initiatives while we continue the work begun in Falmouth in order to build capacity and document our progress.

We have spent the year learning as much as we could and have decided to focus on three issues that directly affect Older Women's Economic Security for this winter: Housing, Transportation, and Factors that influence Employment. Though all our conversations with individuals and at the two Cape-wide roundtables we've held, we've learned that three factors arise again and again, two that seem common. We advocate strategies to promote women's long-term economic security that will begin long before retirement, and if we focus now, we may be able to help younger women (45 and Up) acquire better skills, better jobs and more economic security.

With your permission, we would like to share today is what we've learned, what seem to be the biggest concerns and what valuable assets we've identified.

## Falmouth, Massachusetts

### Women: Employment by Age

Digested from American Community Survey \*

2010-2014

**Total Number of Women: 14,301**

Age	Number	In Labor Force	Em- ployed	Unem- ployed	Not in La- bor Force	% unem- ployed
<b>55-59</b>	1,241	982	936	<b>46</b>	<b>259</b>	<b>5%</b>
<b>60-61</b>	549	274	249	<b>25</b>	<b>46</b>	<b>9%</b>
<b>62-64</b>	855	374	332	<b>42</b>	<b>275</b>	<b>11%</b>
<b>65-69</b>	1,356	430	380	<b>50</b>	<b>926</b>	<b>12%</b>
<b>70-74</b>	1,224	270	255	<b>15</b>	<b>954</b>	<b>6%</b>

% unemployed = # unemployed/#labor force

1/23/16 10:54 AM

P. Duby

These figures are based on projections based on relatively small samples from the 2010 United States Census made by the American Community Survey. <http://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?src=CF>

# Falmouth Coalition for Women's Economic Security

## FCWES

In the spring of 2015, a group of women began meeting in Falmouth because we were concerned about the economic security of older women living on Cape Cod.

**Vision:** To improve Falmouth women's economic security through awareness, advocacy, educational opportunity, workforce training for employment and access to services.

### **Mission:**

Raise awareness of economic challenges faced by women through yearly community forums.

Support coordination of effort by regional support agencies through topic-focused roundtables and follow-up.

Advocate and support legislation to improve women's economic security at the local, state and national levels.

Strengthen connections between existing support services.

### **Why?**

FCWES is working to determine the scope of services offered to help women with employment and education challenges and see what can be done to improve women aged 45 and older access to education, workforce training and human services in order to make their lives now and in retirement more comfortable and economically secure.

**Women, on average, earn less than men over the course of their working lives, because they typically had lower earnings for full time work, were more likely to have worked part time or have left the workforce to care for children or family members, when they reach retirement age, their social security, pension and savings are reduced.**

The average woman's Social Security per year is \$13,500 compared to \$17,600 for the average man. There's not a lot we can do to help women who are already retired so,

We want to help increase older women's earnings before they retire, to improve the lives of the next generation of retirees.

With an eye to the future, we support actions to promote women's long-term economic security including:

Equal Rights Amendment ratification, Paid Family Medical Leave, Parental Leave and Pay Check Fairness Legislation will ensure that younger workers will have greater opportunities for economic security. Supporting Social Security, Refundable Tax Credits for Caregivers, Child Tax Credit, Earned Income Tax Credit will help older workers.

### Planning Committee:

Penelope Duby, Jean Carleton, Shirley Fiorentino,

Meghan Hanawalt, Elaine Hickey, Sylvia Szulkin,

Olivia White, and Mary Ellen Williams

Contact: Penelope Duby, 508-540-9170, pennyduby@gmail.com

Thank you for the opportunity to provide comment today. We look forward to continued collaboration with groups across Cape Cod, local governments and the Massachusetts Legislature as we work toward providing economic security for all women.

Penelope Duby

Falmouth Coalition for Women's Economic Security

Justification:

Women, on average, earn less than men over the course of their working lives, because they typically had lower earnings for full time work, were more likely to have worked part time or have left the workforce to care for children or family members, when they reach retirement age, their social security, pension and savings are reduced. The average woman's Social Security per year is \$13,500 compared to \$ 17,600 for the average man.

In order to provide a working definition of economic security for older women, we refer to research by Gerontology Institute at the McCormack Graduate School of Policy and Global Studies, UMass Boston. The Elder Economic Security Standard Index measures the income that seniors need to maintain independence and meet their basic living expenses in the community. It uses an income measure that reflects the actual expenses for Basic needs of older adults and includes cost estimates for housing, food, medical care, transportation and household essentials calculated on a county-by-county basis for every state. The cost of living in Barnstable County is neither the highest or lowest in the state, but when compounded by housing costs that make up almost 41% of living expenses, plus health care another 21%, availability and inadequate transit life for older women on Cape Cod is (See attached: Elder Economic Security Index for Barnstable County, MA, 2011)

The annual income required to meet basic expenses ranges from \$23,520 for Barnstable singles living in an owned home with no mortgage, to \$45,492 for Barnstable couples living in an owned home with a mortgage.

The Federal Poverty Guidelines are the common benchmark for income insecurity and Barnstable elders far exceed the poverty guidelines of \$10,890 for an individual and \$14,710 for a couple, and also exceed the average Social Security benefit of \$13,500 for women and \$17,600 for men. (See attached: Women and Social Security, NWLC 2015).

**Cape-wide Analysis and Recommendations to address Older Women's Economic Security:**

Older Women's concerns can include and be influenced by:

Age: 45-55, 55-65, 65 up, frail elderly. Women experience different stresses over the middle years and elder years.

Life Status, Family need and Function: marital status, mid-life working, working 60+, (full and part time), retired seniors, caregiving, child and elder care.

Personal Need: Special issues including life transitions, single parenthood, disability, domestic violence, reluctance to seek help and addiction affect women's economic security and require linkages with programs serving those needs.

Community and Safety Needs: Advocacy and legislative issues that concern women such as pay equity, paid family medical leave, transportation, comprehensive daycare, childcare, caregiver support, and domestic violence, as well as access to support networks.

Housing and Transportation: Housing limitations, zoning regulations, expense and accessibility, Transportation limitations, scheduling, accessibility and cost.

Education and Employment Opportunities: Employment is complicated by all of the above factors as well as distance, communication, technical skills and access, and employer hiring practices in a seasonal and often part-time job market.

## CONCERNS:

**Transportation and Accessibility:** This is historically a difficult and complicated issue that is being addressed by the Cape Cod Commission, Cape Cod Collaborative, and Cape Cod Regional Transit Authority. Transportation becomes the proxy problem when we consider the sheer size of Cape Cod, the reality that many older women do not drive and the inconvenience of resources.

### Recommendations:

Study transportation's effect on women's economic stability. Address ways to expand accessibility, recognizing that Cape Cod is a difficult place to live for many families without access to transportation. Collect information on eligibility and availability of services available for each town, including Regional Transit Authority.

Consider creating some kind of local collaborations for information to make transportation problems less of a deterrent to women accessing services from regional providers.

Promote more satellite services and regional repetition for services and programs that are meant to serve Cape-wide but are not easily accessible to many because of scheduling, distance and transportation problems.

The Falmouth League of Women Voters is studying available transit both within Falmouth and across Cape and that study will inform our work.

**Housing:** Housing is another historically difficult issue on Cape Cod. Land values, housing prices, zoning regulations and demographic realities of an aging population have been addressed by a number of valuable summits held by the Cape Cod Commission, Chamber of Commerce, Home Builders and Remodelers, and the Massachusetts Association of Community Development Corporations, and Technology Councils and locally Falmouth Housing Demand Study 2014 are resources.

### Recommendations:

Explorations of shared housing, congregate housing and housing alternatives are valuable considerations for women aging on Cape and are being investigated by every town's zoning commissions

Older single women as a group need to be considered, as do older women who are victims of domestic violence when women's shelters are planned and constructed.

Connect with the ongoing Women and Housing study being held by the Cape Cod And Islands Commission on the Status of Women that will include representatives from across Cape.

**Education and Employment:** Employment is complicated by distance, communication, technical skills, access to technology and employer data in a seasonal and often part-time job market.

### Recommendations:

Collect disaggregated data to provide more information about older women's demographics, socioeconomic status, education and employment needs.

Collect information on services that can provide support for women to improve access to education, employment and workforce training that are available within the Town of Falmouth and then will expand that search to include county-wide, Cape-wide, State and Federal resources available.

Publicize and share data on job referral systems, job fairs and services designed to help women create resumes, apply for and get to employment interviews.

Document availability of offerings to support women's ability to access and successfully use technology including learning to use computers, create email addresses, search the internet and develop skills to create resumes and complete online job applications.

Create linkages between local employers, CCCC and women who need retraining/ education to develop programs that are tailored to the needs of women in each community.

Work closely with Michelle Constantino of the Corporate Relations Office of the Workforce Education and Resource Center at CCCC to create an interviews that could be used with Falmouth employers to determine job-specific skill sets and knowledge that might be addressed in local courses possibly by the College. Refine survey questions with CCCC and identify employers: (FCWES)

Create reports for local employers and Chambers of Commerce based on surveys of that explain local skill sets needed for employment,

**Collaboration:** There are excellent programs and supports available on Cape Cod. By working together to develop foundational skills and support for women entering or re-entering the workforce, we can envision a future of financial self-sufficiency and confidence of the women of cape Cod, empowered in many ways---professionally, personally and through a community of support. As women become self-sufficient they are able to inspire others by sharing their stories, mentoring and providing an example for the next generation.

We have reached out many groups and individuals and know that there are remarkable people concerned about the lives of older women and committed to helping them. At the two Roundtables held in conjunction with the Department of Labor and Cape Cod Community College, there was strong interest in coming together to address the range of issues that affect older women's economic security. Appended to this testimony is a list of individuals, agencies and representatives of town governments who have spent time with us to discuss this issue.

**Recommendations:**

Reach out to women in these age ranges and determine what they see as their needs.

Create opportunities for cross-pollination between services to assure uniformity and full awareness of available programs.

Develop a way for women from the Upper, Middle and Lower Cape to access programs by providing transportation or offering multiple sessions.

Find a way to bring educational offerings closer to where women live, either by encouraging new programs, coordinating with technical schools and the Cape Cod Community College to offer branch courses or providing transportation alternatives.

Develop local collaborative plans to provide (both formal and informal) supports for women in order for them to participate in trainings, education, town meetings, etc.

Create local surveys of local employers and Chambers of Commerce to determine skill sets needed and develop awareness of educational and workforce needs to support those needs.

Expand collaboration and support for employment through mentoring programs, 1 to 1 consults (financial, legal, work support, credit counseling modeled on WE CAN's programs and make accessible across the Cape.

Encourage local informational forums for women, service providers, employers, churches and town governments to raise awareness of older women's strengths as workers.

Consider development of a survey to collect data

Support the developing Barnstable County's Department of Human Services online portal for resource sharing which will be a Cape-wide clearing house. This site will be a resource for individuals, families and agencies with behavioral health questions or concerns, including a service directory, key health topics, current legislation and contact information for organizations that provide assistance to behavioral health clients, families and service providers.

We also encourage support for legislation to establish pay equity, family friendly leave policies, financial literacy training, comprehensive childcare and parental leave policies, Social Security and pension/401K reforms, alternative forms of retirement programs including credit for caregivers

## Older Women Workers and Economic Security

### Resources available at Cape Cod Community College;

CCCC: [www.capecod.edu](http://www.capecod.edu)

Workforce Education Resource Center: [www.capecod.edu/werc](http://www.capecod.edu/werc)

Adult Learning: <http://www.capecod.edu/web/adult-learner>

### Falmouth Coalition for Women's Economic Security

<https://www.facebook.com/groups/824419141006264/>

### Women's Bureau, Department of Labor

<http://www.dol.gov/wb/>

### Domestic Violence Shelter Information:

<http://www.capecodshelter.org>

### SHIFT

<http://shiftonline.org/>

### Career Playbook:

<http://lifeplanningnetwork.org/>

### Elder Services of Cape Cod and the Islands:

[www.escci.org/](http://www.escci.org/)

### Links to resource materials discussed:

American Community Service: Profiles, Falmouth Massachusetts: <https://www.census.gov/acs/www/data/data-tables-and-tools/data-profiles/2014/>

Barnstable County In Focus: Demographic and Socioeconomic Landscape Report

[http://www.bchumanservices.net/library/2013/06/Socio-EconomicLandscape\\_BCDHSJuly13.pdf](http://www.bchumanservices.net/library/2013/06/Socio-EconomicLandscape_BCDHSJuly13.pdf)

Cape Cod Young Professionals:

<http://www.capecodyoungprofessionals.org>

COAST: Cape Cod Councils On Aging Serving Together. COAST <https://www.facebook.com/CapeCodCOAST/>

Community Healthy Aging Profiles from Tufts Health Study

<https://mahealthyagingcollaborative.org/data-report/explore-the-profiles/community-profiles/>

Department of Labor Publications on Older Women and Work

[https://www.dol.gov/wb/factsheets/OlderWomen\\_IssueBrief-F-508.pdf](https://www.dol.gov/wb/factsheets/OlderWomen_IssueBrief-F-508.pdf)

[https://www.dol.gov/wb/media/reports/WB\\_OlderWomen\\_v10%20WEB.pdf](https://www.dol.gov/wb/media/reports/WB_OlderWomen_v10%20WEB.pdf)

[http://www.dol.gov/wb/media/Women\\_with\\_Disability\\_Fact\\_Sheet.PDF](http://www.dol.gov/wb/media/Women_with_Disability_Fact_Sheet.PDF)

Elder Economic Index for Barnstable County [https://www.umb.edu/editor\\_uploads/images/Elder\\_Index\\_2011\\_report\\_for\\_Barnstable\\_county.pdf](https://www.umb.edu/editor_uploads/images/Elder_Index_2011_report_for_Barnstable_county.pdf)

Elder Economic Index for Dukes County

[https://www.umb.edu/editor\\_uploads/images/Elder\\_Index\\_2011\\_report\\_for\\_Dukes\\_county.pdf](https://www.umb.edu/editor_uploads/images/Elder_Index_2011_report_for_Dukes_county.pdf)

Falmouth Housing Demand Study 2014, <http://www.falmouthmass.us/housing/Falmouth%20Housing%20Demand%20Report%2009302014.pdf>

Falmouth in Focus: League of Women Voters of Falmouth, Massachusetts:

<http://lwvf.org/FalmouthinFocus.html>

“How to Make the Most of Longer Lives: Wall Street Journal May 31, 2015

<http://www.wsj.com/articles/how-to-make-the-most-of-longer-lives-1432743631>

National Women’s Law Center Publication on Women and Social Security

<http://www.nwlc.org/print/resource/women-and-social-security>

### **Contacts:**

Barnstable County Department of Human Services: Beth Albert, Viara Harik, Patty Watson

Cape Cod Center for Women: Diane Pratt

Cape Cod Community College: Mary Conklin, Dawn Harney, Donna Walker, Michelle Constantino, Christine McCarey, Tammi Jacobsen, Raquel Rodriguez, Linda Willoughby

Cape Cod Councils On Aging Serving Together COAST Chris Hottle

Cape Cod Foundation: Dara Bryan

Cape Cod & Islands Commission on the Status of Women: Pam Pollock, Helen Bresnahan

Cape Women’s Coalition: P. Duby

Center for Women in Politics & Public Policy, University of MA: Ann Bookman, Christa Kelleher

Coalition for Social Justice: Sandy Faiman

Commission on the Status of the Elderly, Boston: Emily Shea

Department of Labor: Women’s Bureau: Angela Rizzolo

Elder Services of Cape Cod & Islands, Mature Workers Program: Cheryl Gayle, Laura Rosko

Falmouth Department of Human Services Karen Cardieri, Lee Burwell

Falmouth League of Women Voters: Doris Epstein

Falmouth Police Department: Carmen Espinoza, Domestic Violence Specialist

Falmouth Select people: Mary Pat Flynn, Su Moran

Falmouth Service Center: Brenda Swain

Gerontology Institute of Massachusetts: Jan Mutchler

Gerontologist: Jan Hively

Mashpee Wampanoag Tribe: Marcelle Vigneau, Melissa Phillips

MA Legislators: Timothy Madden, David Vieira, Dan Wolf (Sue Rohrbach), Bill Keating (Anthony Morse)

WE CAN: Andi Genser

Carolyn McNaught

Jeanne Adams

**Massachusetts Commission on the Status of Women  
Public Hearing**

Northampton Municipal Building, Northampton, MA  
Tuesday, March 15, 2016, 4:30PM – 6:30PM

Present: Victoria Budson, Margot Parrot, Becca Glenn, Maria Puppolo, Tahirah Amatul-Wadud, Lauren Scribi, Marianne Fleckner, Jill Ashton and Kelly Lynch

Commissioner Introductions

Testimony

**Bonnie MacCracken-** The female population in Hampshire County is the highest in the state at 53.4%, only area without some representation. Predatory mortgage loans target female single head of household. Men are given better rates and terms. Foreclosures result in stress and other negative effects on one's health. Currently, the only way to remain in one's home is to protest illegal foreclosures. Bonnie is advocating for Senate Bill 871 HI640 which would establish a foreclosure review court and House Bill 835 which would establish a resolution trust fund

**Lois Ahrens, Real Cost of Prisons Project-** Lois is the founding director of the Real Cost of Prisons Project, a national organization working to end mass incarceration, extreme sentencing and the punitive and damaging conditions of confinement faced by every woman and man incarcerated in the U.S. She focused on two issues: the videotaping of strip searches and imprisoned mothers of minors. In 2008, it was deemed that there is a potential class action suit was filed against Sheriff Michael Ashe of the Chicopee jail. This was filed in response to Debra Baggett and 178 other women being videotaped by male guards while being strip searched. In August of 2014, Judge Ponsor ruled it unconstitutional for guards to videotape strip searches of women as it "violated basic human dignity and served no legitimate purpose."

H3444: "An Act relative to searches of female inmates" was introduced by Rep. Kay Khan. Though well intended, as written, the bill would allow female guards to videotape women and allow men to "in urgent situations." Lois re-drafted the bill calling for an end to all videotaping of women being strip searched and for the destruction of hundreds of tapes. Kay Khan supports the re-draft and the Judiciary Committee is currently considering it. It will be voted out by May 2<sup>nd</sup>. Lois requests the Commission's support of the redraft and should the redraft not be accepted, for the Commission to support the bill being allowed to die. The other bill is HB1382: "An Act to Provide Community-based Sentencing Alternatives for Primary Caregivers of Dependent Children." 65% of women in prison are mothers of children under the age of 18. This bill would allow parents convicted of nonviolent offenses to continue caring for their children while they complete alternative sentences, like job training, counseling, or drug treatment. This was drafted by formerly incarcerated women who know the pain of being separated from their children. The Judiciary Committee must take action on HB 1382 by May 2<sup>nd</sup> or it will die in committee.

**Jackie Wolf, MassCare and League of Women Voters of MA-** Jackie is advocating for two bills: Act Establishing Medicare for All and Act to Ensure Effective Health Care Cost Control. Our current system is a patchwork of private and public health insurance which is time consuming and expensive. Insurance and healthcare is 17% of MA household income, 47% of state budget. On March 22<sup>nd</sup>, 2016 there is a Joint Committee hearing on public health care.

**Linda Lloyd , Angels and Backpacks** -Distributes 100 bags of food for kids in the Commonwealth. She operates in 6 schools. There are 3 meals in the backpacks for each day. In this way she attempts to alleviate the food/security gap. She's looking for grants and to eventually get a food truck. There are also senior supplies and free dog and cat food.

**Ellen Moorhouse, Women's Fund of Western MA**—There is a house bill on mother's health on behalf of MotherWoman (S1080 H1867). She is also seeking to establish a commission in Hampden and one in Hampshire/Franklin. He hopes this will unite women in Western and Eastern Mass. Two especially important issues to her are education and teen pregnancy correlation as well as pay inequality. She would also like a bus to Advocacy Day.

**Wendy Foxman-** Wendy is looking for the establishment of two new commissions; one in Hampden and one in Hampshire Franklin. She would also like recognition that rural poverty is a gendered issue.

**Dana Carnegie, Girl Scouts of Central and Western MA-** They have 35 staff and 4,000 volunteers. She is looking for support for girls in STEM fields, financial literacy girls, anti-bullying bills, and access to outdoor experiences for girls. She supports a Franklin/Hampshire CSW.

**Shelia Murphy, Literacy Project** -There is a lack of support for the undereducated mothers with limited income. We need increased support for childcare including transportation. We also need to support those with addiction issues. There was one case where the DCF would not give a mother her kids back as the home was single room occupancy. It was only when she became homeless did she get her kids back. Our system is beyond broken.

**Lucy Hartry, Tapestry Health-** She worked for 30 years with people with health, substance abuse, and reproductive health issues. Many clients lack health insurance resulting in huge debt and limited support. There is also a lack of understanding about coverage plans by the public. Doctors who handle substance abuse and women's health are often considered specialists, which require higher copays.

**Amina Ali, Islamic Society of Western Mass-** Most elderly Muslim women don't have family to care for them, little social security support, and no home ownership. They also have different care requirements because of their different lifestyles. These are things like halal food, rituals, etc. There are very few senior centers in communities of color. These centers are often isolated and treated poorly. Should a Muslim woman be accepted into one, they are frequently met with men who are not familiar with Islamic needs and with men who disparage women. There needs to be outreach specifically to immigrant women.

**Dalia Aminta-Abdu-** Dalia is a Muslim ER nurse in Springfield. She finds herself confronting Islamophobia in her workplace. There are those who do not want to receive treatment from Muslims, and some go as far as refusing care from Dalia. She asks that the Commission prioritizes legislative policy that makes the state more friendly to Muslims

**Marianne Winters, Director of Safe Passage-** Marianne focuses on domestic violence. The repercussions of domestic violence are significant- economic, social, and health-related. Safe Passage has a new Rural Project. This focuses on the development of safety plans and recovery plans. However, there is no source of state funding to address domestic violence prevention. Mass needs to increase the resources for domestic and sexual violence programs. She asks we lobby the Executive Office for Health and Human Services and members of the legislature. She supports S557/H871, An Act to protect access to confidential healthcare (the Patch Bill), S735, An Act relative to transgender anti-discrimination, S2107, An Act to establish pay equity, and staunchly opposes S834/H1207, An Act relative to child-centered family law (the Child Center/Family law). DCF statewide network with 24 hour response.



**JOINT COMMITTEE ON MUNICIPALITIES AND REGIONAL GOVERNMENT**  
**TESTIMONY of the WOMEN'S FUND OF WESTERN MASSACHUSETTS IN SUPPORT OF**  
**H.1867 HAMPSHIRE/FRANKLIN COUNTIES COMMISSION ON THE STATUS OF WOMEN**  
**S. 1080 HAMPDEN COUNTY COMMISSION ON THE STATUS OF WOMEN**

March 15<sup>th</sup>, 2016

Chairwoman L'Italien, Representative O'Day, and members of the Joint Committee on Municipalities and Regional Government, the Women's Fund of Western Massachusetts is pleased to offer this testimony **in full support of** An Act Establishing a Hampden County Commission on the Status of Women and Girls (**S1080**) and An Act Establishing a Hampshire-Franklin Commission on the Status of Women (**H1867**).

The Women's Fund of Western Massachusetts advances social change philanthropy to create economic and social equality for women and girls in Western Massachusetts through grant making and strategic initiatives in all four Western Counties. Our program work addresses the core concerns of educational access and success, economic justice, and freedom from violence. In our work, we seek to highlight the issues facing women and children right here at home. The vision of the Women's Fund of Western Massachusetts is to empower women and girls to reach their full potential in a world that is just and fair for all.

We've invested over \$3 million in local women and girls because we believe it is at the core of our mission strategy to ensure economic security for our communities and our region. When women have equity in the workplace they are able to move beyond self-sufficiency. Data-driven research demonstrates that a woman who is able to advance her career carries her family and her community forward with her. It is for this very reason that we come before you today to offer our staunch support of establishing these Commissions within Hampden, Hampshire, and Franklin County.

In Western Massachusetts, many often perceive a gap in communication with our Eastern counterparts in the state. We strongly believe that establishing these Women's Commissions will be absolutely instrumental in bridging any perceived gap in communications. The mission of the Women's Fund of Western Massachusetts almost directly correlates to the goals now at hand. Women's Commissions are known not only as policy advocates, but are at on the forefront of research and policy development. Women's commissions help to shape the future of legislation regarding policy shifts that directly affect women and girls. If these Commissions are established, it will also enable an incredible and tangible link of communication between the work that happens within our Women's Fund on the ground level, and the future policy goals of the commission. It will enable timely and accurate sharing of information, resources, and statistical evidence to support the future of the women in our local area. Collaboration and support across the aisle and across organizations is an absolute necessity to ensure a better future for our women and children. Together, we can be at the forefront of this incredible shift.

In 2013, the Women's Fund of Western Massachusetts released a comprehensive report detailing the Status of Women in Western Massachusetts. In it, we lay out unambiguous data relating to critical topics effecting women in the Western part of our state. With some unique and local twists, Hampden, Hampshire, and Franklin Counties are all experiencing the same difficulties as Berkshire or perhaps Bristol counties with regards to Women's rights and basic political policies. In addition to basic demographic information, we released in-depth statistics regarding Education, Health and Wellness, Reproductive Health, Employment and Earnings, as well as Poverty and Self-Sufficiency. Each of these categories paints a stark picture of the state of women in Western Massachusetts, and draws a much needed parallel between the work we are trying to do in the local community, and the additional work that would be possible with established Women's Commissions as policy leaders and advocates.

With regards to education, Hampden County stands out among the four western counties with the highest rate of women who hold no high school diploma at 16.2%. If we're talking about women's health and reproductive issues, it is worth noting that in the state of Massachusetts 5.4% of all births were to adolescent mothers between the ages of 15 and 19. Three out of four western

Massachusetts counties, Berkshire, Franklin and Hampden, have much higher percentages of births to adolescents than the state rate with Hampden being the highest at 12%. And yet only one of these counties has a dedicated Women's Commission. We see this as a crucial need yet to be met.

And with regards to Employment and Income Equality, while women in Massachusetts earn on average, 22% less than men for full time work, women in Berkshire County and Hampden County earn roughly 24 % less than their male counterparts. While women in Franklin and Hampshire earn more, they still average 17.5 % less than men there. And poverty statistics are darker still - Berkshire and Hampden County girls under the age of 5 have a poverty rate twice the state average (16%), 34.8% and 32.3% respectively. Franklin County women age 65+ have the highest rate of poverty (13.2%) among the four western counties. And yet still, only one of these Counties has a Commission dedicated to meeting their needs.

In every category that we analyzed, we found measurable room for improvement. Springfield Massachusetts (Hampden County) is the third largest Metro City in the Commonwealth, still not represented with a link to directly communicate the needs of 52.6% of its female population? This incredible opportunity to establish these Commissions could be another conduit to ensuring the voices from Western Massachusetts are present and accounted for when dealing with policy at the state level.

The need is clear and the time is now. We believe it is a common sense legislation that will benefit Massachusetts women, families, workers, and businesses. Thank you for your time, we ask that you please report this bill FAVORABLY from the Committee.

Sincerely,



Ellen Moorhouse

Program Officer, Women's Fund of Western Massachusetts

116 Pleasant St. Suite 358

Easthampton, MA 01027

[Emoorhouse@womensfund.net](mailto:Emoorhouse@womensfund.net)

413-527-0087 x13

## Testimony from Marianne Winters

March 15, 2016

To: Massachusetts Commission on the Status of Women

From: Marianne Winters, Executive Director, Safe Passage, Inc.

RE: Testimony presented at Regional Public Hearing on Women's Issues

Thank you for this opportunity to share this testimony with you. I plan to focus on the issues related to Interpersonal Violence – more commonly referred to as domestic violence and sexual violence or sexual assault. My professional role is as Executive Director of Safe Passage, an organization founded in 1977 as part of the national and international movement devoted to addressing the broad impact of violence against women on individuals, their children, and communities.

Our new mission:

**Safe Passage is dedicated to creating a world free of domestic violence and relationship abuse.  
We support individuals and their families.  
We engage our community.  
We advocate for systemic change.**

At Safe Passage, we understand the broad and multifaceted impact of domestic violence on a woman and her family. It impacts her life:

Physically - survivors of violence have higher rates of heart disease, breast and cervical cancer, hypertension, gastrointestinal disorders, and autoimmune conditions.

Mentally and emotionally – survivors of interpersonal violence experience higher rates of depression, anxiety, mental illness, and addictions.

Economically – survivors of interpersonal violence experience higher rates of poverty, homelessness, food insecurity, gaps in education and job training, and difficulty finding and maintaining employment.

Socially – survivors often are isolated and lack the basic social network essential for support, self esteem, help with parenting, and stability.

Spiritually – survivors often feel hopeless, insignificant, unconnected, disconnected from themselves, and forgotten.

Each of these broad impacts is well documented with research and anecdotal evidence, which together tells us that interpersonal violence permeates our culture, neighborhoods, and homes. In fact, interpersonal violence cannot be boiled down to one discreet issue, but is an underlying factor and consideration for every issue that is addressed by government and every community endeavor. There is no separating interpersonal violence from issues of economic self-sufficiency, women's health, access to reproductive healthcare, housing, education, and neighborhood safety.

Let me give you some examples:

Our newly launched rural project, a collaboration with Hilltown Community Health Centers, provides an advocate who travels the back roads of places like Goshen, Chester, and Williamsburg to work with women who are living in high risk situations. Often, the focus of this work is on safety planning. For one woman, her safety plan included walking the acreage around her property with her cell phone to find a strong enough signal, far enough away from her house, yet close enough to get to when she needs the police. For this woman, the issues of cell phone coverage, internet access in rural towns, public transportation, and police training are directly related to domestic violence.

For another woman who has a disability and requires assistance to get dressed and into her wheelchair, her safety plan includes easy access to her telephone for emergencies and a plan to disclose her situation to her home health provider. For this woman, the issues of home health care and access to a ramp at her front door, a wheelchair and the ability to keep her driver's license in place, along with a hand operated vehicle, as well as training for healthcare workers are directly related to domestic violence are all domestic violence issues.

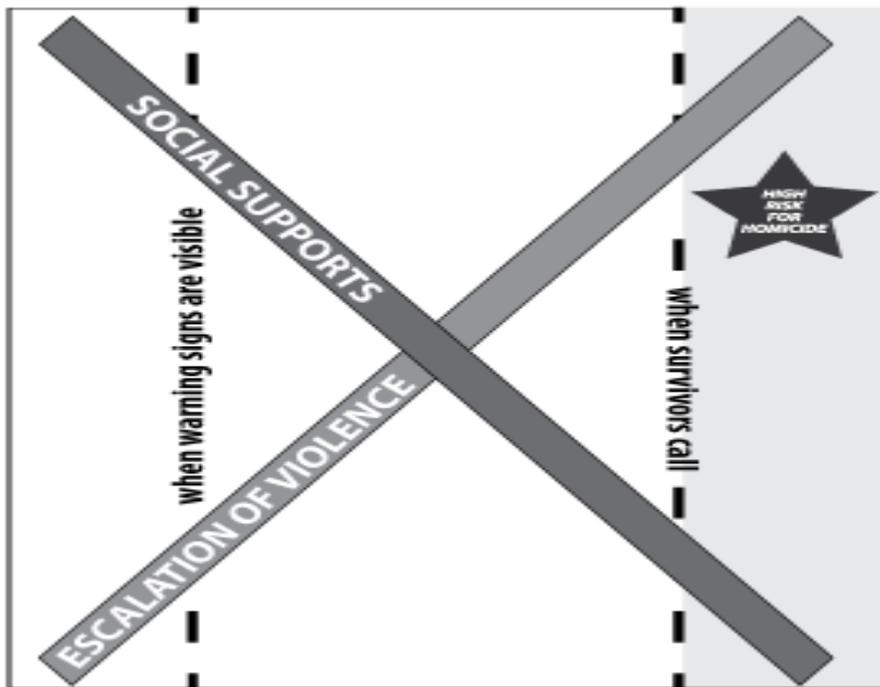
A woman was referred to us by another agency to get a Hopeline phone. She arrived with three small children on a very cold day. While a counselor helped her, another staff member took her children to our playroom where they immediately and enthusiastically began playing. When the mother returned from the counselor's office, she noted how much fun they were having. She told me that they were currently living in a hotel and didn't have many toys or space to play in. She asked if they could stay for just a little while longer. We said of course, and the family enjoyed some respite from the cold as well as a great time playing with dinosaurs, blocks, and stuffed animals. For this family, having a warm, safe, and child friendly place to play, along with help finding permanent housing are directly related to domestic violence.

For yet another transgender woman, whose school aged children heard and saw the violence perpetrated by their step-parent, her family's recovery plan includes moving to a safe place while continuing her children's education and activities. For her, a school system that understands the learning difficulties that some children have after trauma is a domestic violence issue. Also, being able to stay in a school where the children are not being bullied because of her parent's gender identity is a domestic violence issue. Likewise, access to a violin for her youngest and a soccer uniform for her oldest child are domestic violence issues since these items were left behind when the family fled.

For each of these women, and for the thousands who reach domestic violence and sexual assault programs in Massachusetts, there are people in their lives – the store owners, pastors, school teachers, employers, and neighbors who have an opportunity to support their journey from danger to safety. This is the promise of our work, yet harnessing this potential toward prevention is not visible as a priority in Massachusetts.

**Currently, there is no source of state funding that supports comprehensive prevention of domestic violence.**

I often say that if you give me 5 minutes of your time, I can help you discover the role you can have toward ending interpersonal violence. At Safe Passage, we clearly see that everyone, regardless of their roles in their lives, can have an impact. Consider this in light of this model.



This chart represents time across the lower access. The line that begins on the lower left hand side shows the escalation of violence over time. For the most part, a relationship might start without violence, and then over time, elements of emotional, physical, sexual, financial, and spiritual abuse begin to take hold. The line could more accurately be portrayed as an upwardly ascending spiral, with some downward movement within the upward trajectory. Exceptions for this trajectory include situations of human trafficking or imprisonment, which are examples of relationships with significant power differentials that are exploited from the beginning. The time factor may be influenced by the ways that the survivor may be targeted by isolation or oppression due to poverty, racism, mental illness, heterosexism, immigration status, or disability.

The downward trajectory that starts at the top left hand of the chart represents the social supports that are important for everyone’s self-sufficiency and wellbeing. It is worth noting that when a relationship does not include violence that these supports could actually increase over time for both individuals, the idea being that a healthy relationship would be a foundation for mutual growth, social supports, and self-sufficiency. For people who are marginalized, the social supports may start at a lower level and may decrease more quickly as violence escalates.

The top right hand corner indicates when there is a high risk for homicide. Based on research that looked at when most survivors make a first call to a domestic violence organization, we know that most call when the violence has escalated, often to a highly dangerous level, and the social supports have diminished.

The bulk of our work and the bulk of state resources are targeted for our work in this zone. Strategies funded by the state include emergency shelter, counseling and advocacy, work with children exposed to domestic violence, and a statewide response for emergency shelter updates.

At this point, we work with survivors on safety planning and basic needs, we work in collaboration with district attorneys and law enforcement assessing and addressing high risk for homicide, we support survivors in getting restraining orders if they are deemed useful, and we work on basic needs such as food, clothing, housing, and income. These are the situations that call for immediate response, emergency shelter, basic needs, and prevention of homicide. Yet, even these activities are not supported fully through our state funding sources. For example, when DCF put a statewide bed update line in place, they removed the requirement from community contracts for local 24-hour hot-lines.

**This means that a 24 hour response by local organizations for our local communities is not supported by the state, yet must be provided if we wish to prevent homicides.**

This table illustrates another group of survivors – those for whom warning signs of violence are visible. These are the folks that often don't call but that have people in their lives – friends, family members, co-workers, other students, faith community leaders, healthcare providers, teachers, neighbors. When people recognize the signs early enough and know what to say early enough, and are supported in saying something in those early stages, the violence may be able to be stopped at that moment. This requires a community of bystanders – people who are neither current survivors nor perpetrators but know how to recognize signs and know how to act in support of survivors and people using abuse.

**Building a community of bystanders who will act, with support from a local domestic violence program is one of the strongest protective factors for a community in the prevention of interpersonal violence.  
This is what real prevention looks like.**

At Safe Passage, we have built a prevention program, called Say Something, using unrestricted funds raised through events and donations. It is based in a bystander model of prevention, well-researched, and relevant. However, we do not have the resources required to take this model and apply it more broadly, to the diversity of people in our community who are willing and ready to become active bystanders.

**Our recommendations:**

**Tell the Executive Office for Health and Human Services and the members of the legislature that Massachusetts needs a strong, dynamic, stable and well-resourced network of domestic violence and sexual violence programs.**

All state funding is subject to re-procurement by both DCF (for domestic violence programs) and DPH (for sexual assault crisis centers). Tell EOHHS and the legislators that these procurements need to include additional funding so that we can work with our communities to build a community of bystanders.

**Support bills that support people who are marginalized by prison status, gender identity, racism, poverty, and immigration status.**

Interpersonal violence feeds on oppression by increasing the isolation faced by survivors, decreasing access to resources, and worsening the decline of social supports and wellbeing faced by survivors.

Current bills that we are tracking and supporting include:

[S557/H871](#), *An Act to protect access to confidential healthcare* (PATCH bill). Domestic violence survivors may disclose to healthcare providers, sometimes as their first means of reaching out for help. They must have protection in that relationship.

[S735](#), *An Act relative to transgender anti-discrimination*. Transgender equality is crucial for survivors who need to access important resources such as law enforcement, economic supports, and healthcare.

[S2107](#), *An Act to establish pay equity*. Survivors face a risk for poverty and homelessness and often find that their access to economic supports is diminished as a result of domestic violence.

A current bill that we are tracking and actively oppose is:

[S834/H1207](#), *An Act relative to child-centered family law* is actively opposed by JDI and other legal services groups. This bill will put children at risk for abuse by violent caretakers and parents, by requiring custody, visitation, and access without a thorough examination of the risk factors involved.

At Safe Passage, we have a vision and we honestly believe that it is possible to decrease and potentially eliminate interpersonal violence. The vision of an absence of violence in relationships is much more exciting than simply a relationship where there's no hitting, verbal abuse, financial abuse, spiritual manipulation.

Just like we have a vision for a world without war - we call it peace. Our vision of peace is much deeper and more exciting than simply a world where nobody is shooting at anybody. Peace is a vision that necessarily includes economic fairness, environmental sustainability, justice and accountability, wellness and freedom, relationships based on joy, mutual support, growth, and contributing to the community.

Every one of us has a part in realizing this vision. It will take our focused and sustained attention and support at every decision point by each of us. It will require us to be open, to be willing, to be hopeful, and prepare for our children, to give ourselves constant permission and to seek inspiration to be the light of change.

Thank you.

Massachusetts Commission on the Status of Women  
via email: mcsw@state.ma.us

Re: Written Testimony to Massachusetts Commission on the Status of Women,  
3/15/2016

Dear Commissioners:

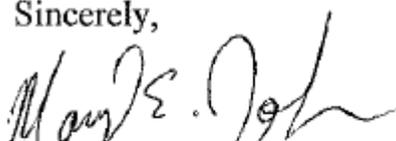
Thank you for taking the time to hear and read testimony from women across the Commonwealth. This is a large task and I know that your energies are focused on many different topics that affect women. Thank you for reading my testimony.

I am a Muslim woman and I wear a headscarf for religious reasons. I have thankfully never encountered any prejudice against me because of this choice. I do, however, have many friends that have felt unsafe because of prejudice against them and negative comments flung at them by strangers solely based on their choice to wear a head covering. I ask that the Commissioners pay special attention to countering verbal and physical abuse against Muslim women in Massachusetts whether in the media or in our communities. I believe that working with school boards, police departments, and the Department of Labor is an excellent place to address prejudice against Muslim women in the Commonwealth. I am confident that continued involvement with these community sources can strengthen the protections for Muslim women.

I think that people in this Commonwealth will respect Muslim women if they view them as part of the make-up of Massachusetts. With that in mind, I ask the Commissioners to recommend that businesses run by Muslim women be given special attention so that no administrative, bureaucratic, or social barriers stop them from achieving success in their market. Such steps could include creating a program through the Department of Labor that specifically helps Muslim women start businesses on-line or through a local Chamber of Commerce. With the increase of Muslim women and children refugees there is an increased need for this type of support. This would make Muslim women contributors to local communities and would help Massachusetts people see them as neighbors and active members of our society.

Thank you all for reading my comments and for taking the time to listen to women across the Commonwealth. May you be given great success in your work.

Sincerely,



Mary E. Johnson, Esq.

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## **Testimony from Sheila Murphy**

I work at The Literacy Project which is the provider of Adult Basic Education Services in Franklin and Hampshire counties. I have 3 stories to share, of women who are current or recently former students working towards earning their High School Equivalency.

One student is a young woman who has 2 pre-school-aged children and receives cash assistance and is required to work and or be in an educational program. She recently enrolled in our High School Equivalency Preparation class. She lives in Northampton and her class is in Northampton, but her child care is in Hadley. She has to take 2 buses to bring her kids to child care, 2 buses back to Northampton for class, and then repeat those bus rides to pick them up. That's 8 bus rides for her each day, and 4 of those with her kids. She is struggling to get to class under these circumstances.

Another student who recently had to stop coming to class is a young woman with 3 pre-school-aged children, who was also receiving cash assistance and required to work and or be in an educational program. She enrolled in HSE Preparation class in September, and attended classes through February when her time was up and DTA could no longer provide benefits to her, including child care.

What these two stories tell me is that the provisions around cash assistance are not comprehensive enough to help some people move to self-sufficiency. One woman needs child care that is either close to her home or her school, or help transporting her children. The second woman needed more time on cash assistance. This is a thornier issue, but if transitional assistance is about helping people transition to self-sufficiency, does it make sense to cut off assistance to someone who is verifiably on that path?

The third story is of a woman who lost custody of her children because of addiction issues. Her goal when she got clean was to regain custody of her 2 school-aged children. She enrolled in the Basic Skills class in September, 2014, where she worked to increase her reading and math skills to a 4<sup>th</sup> grade level so that she could move into the Intermediate level class in January, 2105. Late in the fall of 2015, she won custody of her children, contingent on getting housing. She had been living in single room occupancy housing, and DCF was not able to release her children to her as long as she was in that housing. She tried, a couple of times, unsuccessfully, to get housing from Northampton Housing Authority, but because of her history with them, she was denied her housing. She was told by DCF, that although her kids could not be released to her while she was in SRO housing, they could be released to her if she was in a homeless shelter. The quickest way for her to get her kids back, was to become homeless. She is now living in a shelter in Holyoke with her kids. While she had planned to take a break from her education to resettle her children, that break is now indefinite. But the larger question is if it is DCF's job to support families, could those supports include provisions for housing for re-united families.

DTA and DCF programs are governed by many requirements, and I do not tell these stories to point a finger at either the agencies or the staff. But if these stories are common enough, maybe they will point to changes that could include options for providing increased support or alternative routes, so that program constraints and requirements don't get in the way of the larger goal.

Respectfully submitted

Sheila Murphy



